

Appl. No. 10/561,699  
Amdt. Dated November 11, 2009  
Reply to Office Action of May 11, 2009

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### AMENDMENTS

#### To the Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application:

1. (Cancelled)
2. (Currently Amended) A system in accordance with claim ~~[[1]]~~53, wherein the interface means is arranged to connect the customer computing device to the financial institution application in real-time to enable the payment to proceed in real time.
3. (Currently Amended) A system in accordance with claim 2, wherein the interface means is arranged to connect the customer computing device to the financial institution application during the on-line product transaction to enable the payment to occur during the product transaction.
4. (Cancelled)
5. (Currently Amended) A system in accordance with claim ~~[[1]]~~53, wherein the interface means is arranged to generate confirmation to ~~a merchant system~~ the merchant computing device that payment has occurred, the interface means connecting the financial institution computing device to the merchant computing device to enable confirmation.
6. (Currently Amended) A system in accordance with claim 5, wherein the ~~system interface means~~ is arranged to provide a secure connection between the financial institution ~~application~~ computing device and the merchant ~~system computing device~~ for generation of confirmation that payment has occurred.

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7. (Currently Amended) A system in accordance with claim ~~[[1]]53~~, the interface means being arranged to obtain transaction details from the merchant network site and provide the transaction details to the financial institution application to facilitate payment.
8. (Original) A system in accordance with claim 7, wherein the transaction details include the payment amount.
9. (Original) A system in accordance with claim 7, wherein the transaction details include a merchant account identifier.
10. (Currently Amended) A system in accordance with claim ~~[[1]]53~~, wherein the financial institution application is a known pre-existing financial institution application.
11. (Currently Amended) A system in accordance with claim ~~[[1]]53~~, wherein the security ~~means is obtained by enabling device is provided by the customer to enter entering~~ the security ~~[[means]]device~~ via the customer computing system.
12. (Currently Amended) A system in accordance with claim ~~[[1]]53~~, wherein the security ~~[[means]]device~~ is stored in a storage location accessible via the customer computing system ~~device~~, and the ~~security means are obtained interface means is arranged to obtain the security device~~ from the storage location via the customer computing ~~system device~~.
13. (Currently Amended) A system in accordance with claim 12, wherein the security ~~[[means]]device~~ is stored in encrypted form, and wherein the interface means is arranged to decrypt the encrypted security means.
14. (Original) A system in accordance with claim 13, the system including storage means for storing decryption keys for decrypting encrypted security means.

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15. (Currently Amended) A system in accordance with claim ~~[[1]]53~~, further including a database arranged to store transaction details of transactions.

16. (Currently Amended) A system in accordance with claim 15, wherein the database is arranged to be accessible by ~~[[a]]the merchant system-computing device~~ to enable a merchant to obtain details of transactions that they are associated with.

17. (Currently Amended) A system in accordance with claim 15, wherein the database is arranged to be accessible by customer computing ~~systems-devices~~ to enable customers to obtain details of transactions that they are associated with.

18. (Currently Amended) A system in accordance with claim ~~[[1]]53~~, wherein the interface means is ~~a software agent-an agent application~~.

19. (Cancelled)

20. (Currently Amended) A method in accordance with claim ~~[[19]]60~~, comprising the further step of operating the financial institution ~~application-computing device~~ to make the payment.

21. (Original) A method in accordance with claim 20, wherein the step of making the payment occurs during the product transaction.

22. (Currently Amended) A method in accordance with claim ~~[[19]]60~~, comprising the further step of electronically providing the merchant computing device with confirmation that a payment has been made.

23. (Currently Amended) A method in accordance with claim 22, wherein the step of providing the merchant computing device with confirmation that a payment has been made

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includes the step of establishing a secure connection between the financial institution ~~application~~  
computing device and the merchant ~~[[site]]~~computing device.

24. (Currently Amended) A method in accordance with claim ~~[[19]]~~60, comprising the further step of automatically electronically obtaining transaction details from the merchant computing device and entering the transaction details to the financial institution ~~application~~  
computing device.

25. (Original) A method in accordance with claim 24, wherein the transaction details include a payment amount.

26. (Previously Presented) A method in accordance with claim 24, wherein the transaction details include a merchant transaction identifier.

27. (Currently Amended) A method in accordance with claim ~~[[19]]~~60, wherein the step of enabling obtaining of the security ~~[[means]]~~device includes the step of enabling the customer to enter the security ~~[[means]]~~device via the customer computing system.

28. (Currently Amended) A method in accordance with claim ~~[[19]]~~60, wherein the security ~~[[means]]~~device is stored in a storage location which is accessible via the customer computing system, ~~device~~ and the step of obtaining the security ~~[[means]]~~device includes the step of obtaining the security ~~[[means]]~~device from the storage location via the customer computing system ~~device~~.

29. (Currently Amended) A method in accordance with claim 28, wherein the security ~~[[means]]~~device is stored in encrypted form, and the method includes the further step of decrypting the security ~~[[means]]~~device.

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30. (Original) A method in accordance with claim 29, wherein a decryption key is stored at a remote database, and the method includes the further step of obtaining the decryption key before decrypting the encrypted security means.

31. (Currently Amended) A method in accordance with claim ~~[[19]]~~60, comprising the further step of storing transaction records of the payments in a database, the transaction records being available for access by merchants and/or customers.

32. (Currently Amended) A method in accordance with claim ~~[[19]]~~60, comprising the step of utilising ~~a software agent~~ an agent application to implement the method steps.

33. (Cancelled)

34. (Currently Amended) A non-transitory computer readable storage medium providing a computer program in accordance with claim 33 instructions for controlling a computing system to implement a system in accordance with claim 53.

35. (Currently Amended) A method of facilitating on-line payment for a transaction between a customer and a merchant, comprising the steps of providing a system in accordance with claim ~~[[1]]~~53, and operating the system to facilitate payment for transactions.

36. (Cancelled)

37. (Currently Amended) A system in accordance with claim ~~[[36]]~~63, wherein the system message is an email message.

38. (Cancelled)

39. (Cancelled)

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40. (Cancelled)

41. (Currently Amended) A method in accordance with claim ~~[[40]]~~64, wherein the system message is an email message.

42. (Cancelled)

43. (Cancelled)

44. (Cancelled)

45. (Currently Amended) A non-transitory computer readable storage medium providing a program in accordance with claim 44 instructions for controlling a computing system to implement a system in accordance with claim 63.

46. (Currently Amended) A system in accordance with ~~[[C]]~~claim ~~[[1]]~~53, wherein the financial institution application is an Internet banking application.

47. (Cancelled)

48. (Currently Amended) A method in accordance with ~~[[C]]~~claim ~~[[19]]~~58, wherein the financial institution application is an Internet banking application.

49. (Cancelled)

50. (Currently Amended) A system in accordance with ~~[[C]]~~claim ~~[[36]]~~63, wherein the financial institution application is an Internet banking application.

51. (Cancelled)

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52. (Currently Amended) A method in accordance with [[C]]claim [[40]]64, wherein the financial institution application comprises an Internet banking application.

53. (New) A system for facilitating payment for an on-line product transaction between a customer computing device and a merchant computing device, the system comprising:

a transaction facilitating computing device including a processor, memory and software arranged to generate a payment gateway accessible by the customer computing device at a merchant network site generated by the merchant computing device,

the payment gateway arranged to initiate a payment process for the customer computing device to control payment to a merchant account from a customer account via a financial institution computing device, and

an interface means arranged to control the customer computing device to connect the customer computing device to a financial institution application provided by the financial institution computing device, to facilitate the customer computing device providing a security device via the connection, to the financial institution application to enable the financial institution computing device to process payment from the customer account to the merchant account, without the security device being transmitted via the merchant network site and merchant computer.

54. (New) A system in accordance with claim 7, wherein the interface means is arranged to automatically navigate the financial institution application to enter the transaction details.

55. (New) A system in accordance with claim 54, wherein the interface means is arranged to automatically navigate the merchant network site and obtain data from the merchant network site to obtain the transaction details.

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56. (New) A system in accordance with claim 15, wherein the interface means is arranged to store the transaction details in the database.

57. (New) A system in accordance with claim 18, wherein the transaction facilitating computing device is arranged to download the agent application on initiation of the payment process.

58. (New) A system in accordance with claim 53, the system further comprising the financial institution application and financial institution computing device.

59. (New) A system in accordance with claim 53, further comprising the customer computing device.

60. (New) A method of facilitating payment for an on-line product transaction between a customer computing device and a merchant computing device, comprising the steps of:

during the on-line product transaction between the customer computing device and the merchant computing device, generating, by a transaction facilitating computing device including a processor, memory and software, a payment gateway, accessing the payment gateway by the customer computing device at a merchant network site generated by the merchant computing device, initiating, via the payment gateway a payment process for the customer computing device to control payment to a merchant account from a customer account via a financial institution computing device,

controlling the customer computing device to connect the customer computing device to a financial institution application provided by the financial institution computing device,

providing a security device from the customer computing device via the connection, to the financial institution application to enable the financial institution



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computing device to process payment from the customer account to the merchant account, without the security device being transmitted via the merchant network site and merchant computing device.

61. (New) A method in accordance with claim 24, wherein the step of entering the transaction details to the financial institution application comprises the step of automatically navigating the financial institution application and electronically entering the transaction details.

62. (New) A method in accordance with claim 32, comprising the further step of digitally downloading the agent application from the transaction facilitating computing device.

63. (New) A system for facilitating on-line payment, comprising a transaction facilitating computing device including a processor, memory and software arranged to generate a payment gateway accessible by a customer computing device in response to the customer computing device activating a system message, the payment gateway arranged to initiate a payment process for the customer computing device to control the on-line payment from a customer account via a financial institution computing device,

and an interface means arranged to control the customer computing device to connect the customer computing device to a financial institution application provided by the financial institution computing device, to facilitate the customer computing device providing a security device via the connection, to the financial institution application to enable the financial institution computing device to process the payment.

64. (New) A method for facilitating on-line payment, comprising the steps of providing a system message to a customer computing device, generating a payment gateway via a transaction facilitating computing device including a processor, memory and software, the payment gateway being generated in response to activation of the system message at the customer computing device, the payment gateway being arranged to initiate a payment process for the customer

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computing device to control payment from a customer account via a financial institution  
computing device,

electronically connecting the customer computing device to a financial institution  
application provided by the financial institution computing device, providing a security device  
from the customer computing device via the connection, to the financial institution application to  
enable the financial institution computing device to process payment from the customer account.